

In re:
LeeAnn M. Myers
Debtor

Case No. 22-12527-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Apr 12, 2024

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2024:

Recip ID	Recipient Name and Address
db	+ LeeAnn M. Myers, 1702 St. Paul Circle, Lancaster, PA 17603-6775
14722821	+ City of Lancaster, 20 North Duke Street, P O Box 1599, Lancaster, PA 17608-1599
14722832	+ Lancaster Township Trash, 1240 Maple Avenue, Lancaster, PA 17603-4856
14722833	+ Lendmark Financial Ser, 2054 Fruitville Pike, Lancaster, PA 17601-3918

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRHHOLBER.COM	Apr 13 2024 04:09:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	+ Email/Text: taxclaim@countyofberks.com	Apr 13 2024 00:12:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 13 2024 00:12:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14722822	+ EDI: WFNNB.COM	Apr 13 2024 04:09:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14722823	+ EDI: WFNNB.COM	Apr 13 2024 04:09:00	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14722824	+ EDI: WFNNB.COM	Apr 13 2024 04:09:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14722825	+ EDI: WFNNB.COM	Apr 13 2024 04:09:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14722826	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 13 2024 00:19:06	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14722828	Email/Text: BNSFS@capitalsvcs.com	Apr 13 2024 00:12:00	First Savings Bank, Attn: Bankruptcy, P.O. Box 5019, Sioux Falls, SD 57117
14722827	+ EDI: AMINFOFP.COM	Apr 13 2024 04:09:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14722829	+ Email/PDF: OGCRRegionIIIBankruptcy@hud.gov	Apr 13 2024 00:18:53	Housing and Urban Development, 451 7th Street, SW, Washington, DC 20410-0002
14722830	EDI: IRS.COM	Apr 13 2024 04:09:00	Internal Revenue Service, Centralized Insolvency Operation, P O Box 7346, Philadelphia, PA 19101-7346
14724124	Email/Text: bk@lendmarkfinancial.com	Apr 13 2024 00:12:00	Lendmark Financial Services, LLC, 2118 Usher Street, Covington, GA 30014
14724312	Email/PDF: resurgentbknotifications@resurgent.com	Apr 13 2024 00:19:01	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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14722831	+ Email/Text: cbunt@lasa.org	Apr 13 2024 00:12:00	Lancaster Area Sewer Authority, 130 Centerville Road, Lancaster, PA 17603-4007
14725878	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 13 2024 00:18:54	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14722834	Email/Text: EBN@Mohela.com	Apr 13 2024 00:12:00	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005
14731179	+ EDI: JEFFERSONCAP.COM	Apr 13 2024 04:09:00	NORDSTROM, INC., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
14722835	+ Email/Text: bnc@nordstrom.com	Apr 13 2024 00:12:59	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
14722837	^ MEBN	Apr 13 2024 00:09:57	PPL Electric Utilities, 2 N. 9th Street CPC-GENN1, Allentown, PA 18101-1179
14722836	+ EDI: PENNDEPTREV	Apr 13 2024 04:09:00	Pennsylvania Department of Revenue, P O Box 281061, Harrisburg, PA 17128-1061
14722836	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 13 2024 00:12:00	Pennsylvania Department of Revenue, P O Box 281061, Harrisburg, PA 17128-1061
14723510	EDI: PENNDEPTREV	Apr 13 2024 04:09:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14723510	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 13 2024 00:12:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14724127	EDI: Q3G.COM	Apr 13 2024 04:09:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14736847	EDI: Q3G.COM	Apr 13 2024 04:09:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14734277	EDI: Q3G.COM	Apr 13 2024 04:09:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
14724529	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Apr 13 2024 00:19:06	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
14722838	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Apr 13 2024 00:19:06	Regional Acceptance Corporation, Attn: Bankruptcy, 1424 East Fire Tower Road, Greenville, NC 27858-4105
14722839	Email/Text: bankruptcyteam@quickenloans.com	Apr 13 2024 00:12:00	Rocket Mortgage, LLC, P O Box 6577, Carol Stream, IL 60197-6577
14734335	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 13 2024 00:12:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
14722840	+ EDI: WTRRN BANK.COM	Apr 13 2024 04:09:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mfarrington@kmlawgroup.com
NICHOLAS G. PLATT	on behalf of Debtor LeeAnn M. Myers ngp@mooney4law.com plattnr61895@notify.bestcase.com
ROBERT H. HOLBER	trustee@holber.com rholber@ecf.axosfs.com
ROBERT H. HOLBER	on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	<u>LeeAnn M. Myers</u>	Social Security number or ITIN	xxx-xx-9407
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 22-12527-pmm			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

LeeAnn M. Myers

4/12/24

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.